CLUB MACQUARIE LIMITED

ABN 29 315 070 855

Summary Financial Report
For the Year Ended
30 June 2026

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A copy of the Club's 2026 full financial statements, including the independent audit report, is available to all members and will be sent to members without charge upon request.

The financial statements and other specific disclosures have been derived from Club Macquarie Limited's (the Club's) full financial statements for the financial year. Other information included in the Summary Financial Statements is consistent with the Club's full financial statements.

The Summary Financial Statements do not, and cannot be expected to, provide as full an understanding of the financial performance, financial position and financing and investing activities of the Club as the full financial statements.

Club Macquarie Limited

ABN 29 315 070 855

Directors' Report
30 June 2026

Your Directors present their report on Club Macquarie Limited for the financial year ended 30 June 2026.

Directors

The names of the Directors in office at any time during, or since the end of, the year are:

Name	Position	Occupation	Years' Service
B. R. Mortomore	President	Retired	5
R. W. McGuigan	Vice President	Retired	5
B. J. Naylor	Director	Retired	5
J. F. Tupou	Director	Company Director - Sales Rep	5
K. Freer	Director	Retired Businessman	4
R. Kemp	Director	Retired Businessman	3

Directors have been in office since the start of the financial year to the date of this report unless otherwise stated.

Club Secretary

The following person held the position of Club Secretary at the end of the financial year:

Mr. Mark Chaffey, who is also the Chief Executive Officer of the Club, has been the Club Secretary since 31 March 2021.

Members guarantee

Club Macquarie Limited is a company limited by guarantee. In the event of, and for the purpose of winding up of the Club, the amount capable of being called up from each member and any person who ceased to be a member in the year prior to the winding up, is limited to $1 for all members, subject to the provisions of the Club's constitution.

At 30 June 2026 the collective liability of members was $ 13,217 (2025: $ 11,231).

Principal activities

The principal activity of Club Macquarie Limited during the financial year was the conduct of a Licensed Club.

No significant changes in the nature of the Club's activity occurred during the financial year.

Operating results

The loss of the Club after providing for income tax amounted to $ 486,137 (2025: loss of $553,939).

Club Macquarie Limited

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Directors' Report
30 June 2026

Review of operations

Gross profit from bar trading amounted to $1,064,302 and gross profit percentage of 65% was obtained from sales of $1,647,010.

Gross profit from catering trading amounted to $1,179,523 and gross profit percentage of 58% was obtained from sales of $2,031,020.

Net gaming revenue amounted to $4,268,059 and compares with $3,810,818 in 2025.

Net operating profit from Macquarie 4 Star amounted to $796,163 and compares with $848,168 in 2025.

The following table outlines the Club's profit after the add back of depreciation and also shows the Club's EBITDA performance as a percentage of revenue.

	2026 $	**2025 $**
Reported operating profit / (loss) after tax	(486,137)	(553,939)
Add back: depreciation & amortisation	1,292,829	1,269,096
Operating profit / (loss) before depreciation & amortisation	**806,692**	**715,157**
Add back: (profit) / loss on sale of non-current assets	33,610	(37,265)
Less: interest received	(10,003)	(14,092)
Add back: income tax expense / (benefit)	(40,455)	(36,466)
Add back: borrowing costs	19,498	18,784
EBITDA	**809,342**	**646,118**
Total Revenue	**10,522,998**	**9,808,130**
EBITDA % of Revenue	**7.69%**	**6.59%**

Meetings of Directors

During the financial year, 12 meetings of Directors were held. Attendances by each Director during the year were as follows:

	Directors' Meetings	
	Number eligible to attend	**Number attended**
B. R. Mortomore	12	12
R. W. McGuigan	12	12
B. J. Naylor	12	12
J. F. Tupou	12	7
K. Freer	12	11
R. Kemp	12	10

Significant changes in state of affairs

There have been no significant changes in the state of affairs of the Club during the year.

Club Macquarie Limited
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Directors' Report
30 June 2026

After balance date events

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Club, the results of those operations or the state of affairs of the Club in future financial years.

Environmental issues

The Club's operations are subject to environmental regulations under the laws of the Commonwealth and State of Australia. The Directors are not aware of any breaches of the legislation during the financial year which are material in nature.

Short and long term objectives

The Club has established short and long term objectives as outlined in the Club's business plan which is reviewed on an annual basis. These objectives are both financial and non financial and are aimed towards providing a comfortable and secure environment to its members that continues to meet their needs. These objectives are measured through both financial and non financial key performance indicators that have been determined relevant to the Club industry. No information is included on the likely developments in the operations of the Club and the expected results of those operations.

Disclosure of Core and Non-Core Property

Pursuant to Section 41J(2) of the Registered Clubs Act 1976 and for the financial year ended 30 June 2026, the Directors have determined that the property of the Club shall be classified as follows:

Address	Current Usage	Classification
458 Lake Road, Argenton NSW 2284	Club Premises	Core
Unit 15, 15 Bidjigal Road, Arncliffe NSW 2205	Investment Property	Non-Core

Auditor's independence declaration

The lead auditor's independence declaration for the year ended 30 June 2026 has been received and can be found on page 5 of the financial report.

Indemnification and insurance of officers

The Club has paid premiums to insure each of the Directors against liabilities for costs and expenses incurred by them in defending any legal proceedings arising out of their conduct while acting in the capacity of Director of the Club, other than conduct involving a wilful breach of duty in relation to the Club.

Club Macquarie Limited
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Directors' Report
30 June 2026

Mandatory Director Training

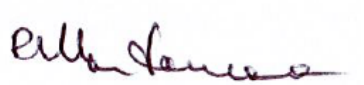
Under the Registered Clubs Amendment (Disclosures) Regulation 2019, the Club is required to disclose to its members certain information relating to mandatory training requirements undertaken by Directors. As the Club has annual gaming machine profits of more than $1 million, the Regulation prescribes that all Directors must complete their mandatory training within 12 months of appointment unless otherwise exempt.

All Directors have completed the mandatory training.

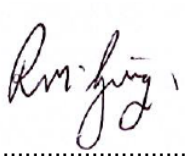
Directors emoluments

No Director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Club, with a Director, a firm of which the Director is a member or an entity in which the Director has a substantial financial interest except for those disclosed in note 15 of the audited financial statements.

Signed in accordance with a resolution of the Board of Directors:



Director: .....



Director: .....

Dated 26 August 2026

Club Macquarie Limited

ABN 29 315 070 855

Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the Directors of Club Macquarie Limited

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2026, there have been:

(i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and

(ii) no contraventions of any applicable code of professional conduct in relation to the audit.

HLB Mann Judd Assurance (Newcastle) Pty Limited
(An authorised audit company)



N. Nancarrow CA
Director

NEWCASTLE

19 August 2026

Club Macquarie Limited
ABN 29 315 070 855

Independent Audit Report to the members of Club Macquarie Limited

Report on the Audit of the Financial Report

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 30 June 2026, the summary statement of profit or loss and other comprehensive income, the summary statement of changes in equity, the summary statement of cash flows, discussion and analysis of the financial statements and the Directors' Declaration for the year then ended, and related notes, are derived from the audited financial report of Club Macquarie Limited for the year ended 30 June 2026.

In our opinion, the accompanying summary financial statements are consistent, in all material respects with the audited financial statements, on the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by Australian Accounting Standards – Simplified Disclosure Requirements. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Report and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial report in our report dated 27 August 2026.

Directors' Responsibility for the Summary Financial Statements

The Directors are responsible for the preparation of the summary financial statements on the basis described in Note 1.

Auditors Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements.*

HLB Mann Judd Assurance (Newcastle) Pty Limited
(An authorised audit company)

N. Nancarrow CA
Director

NEWCASTLE

27 August 2026

Club Macquarie Limited

ABN 29 315 070 855

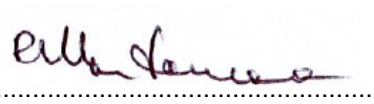
Directors' Declaration

In the Directors' opinion, the summary financial statements of Club Macquarie Limited for the financial year ended 30 June 2026, as set out on pages 8 to 14:

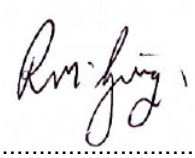
a. comply with Accounting policies as described in Note 1; and

b. have been derived from and are consistent with the full financial statements of Club Macquarie Limited.

This declaration is made in accordance with a resolution of the Board of Directors.



Director .....



Director .....

Dated 26 August 2026

Club Macquarie Limited

ABN 29 315 070 855

Summary Statement of Profit or Loss and Other Comprehensive Income
For the Year Ended 30 June 2026

	Note	2026 $	2025 $
Bar sales		**1,647,010**	1,410,672
Less: Bar cost of goods sold		**(582,708)**	(493,068)
		1,064,302	917,604
Catering Sales		**2,031,020**	2,140,889
Less: Catering cost of goods sold		**(851,497)**	(917,647)
		1,179,523	1,223,242
Gross profit		**2,243,825**	2,140,846
Gaming machine net clearances		**4,268,059**	3,810,818
Keno and TAB commissions		**123,900**	89,958
Raffles and bingo revenue		**268,337**	264,470
Motel revenue		**1,665,160**	1,675,106
Functions revenue		**144,198**	171,702
Other revenue from contracts with customers	2	**33,460**	27,159
Other income from ordinary activities	2	**341,854**	217,356
Borrowing cost expenses		**(19,498)**	(18,784)
Bar trading expenses		**(410,764)**	(369,307)
Catering trading expenses		**(1,336,184)**	(1,422,682)
Function trading expenses		**(2,210)**	(10,688)
Gaming machine trading expenses		**(1,053,285)**	(974,660)
Keno and TAB expenses		**(126,545)**	(119,162)
Raffle and bingo expenses		**(396,605)**	(379,965)
Occupancy expenses		**(759,937)**	(783,259)
Club promotion and entertainment expenses		**(594,261)**	(479,424)
Motel trading expenses		**(868,997)**	(826,938)
Depreciation and amortisation expense		**(1,292,829)**	(1,269,096)
Investment property expenses		**(6,253)**	(6,617)
Administrative expenses		**(2,578,277)**	(2,351,230)
Profit / (loss) on sale of plant and equipment		**(33,610)**	37,265
Bad and doubtful debts expense		**(136,130)**	(13,273)
Profit / (loss) before income tax		**(526,592)**	(590,405)
Income tax (expense)/benefit		**40,455**	36,466
Profit / (loss) after income tax		**(486,137)**	(553,939)
Other comprehensive income		**-**	-
Total comprehensive income / (loss)		**(486,137)**	(553,939)

The accompanying notes form part of these financial statements.

Club Macquarie Limited

ABN 29 315 070 855

Summary Statement of Financial Position
As At 30 June 2026

	2026 $	2025 $
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	**2,065,152**	1,946,913
Trade and other receivables	**31,108**	181,634
Inventories at cost	**87,849**	76,901
Prepayments	**201,797**	213,374
TOTAL CURRENT ASSETS	**2,385,906**	2,418,822
NON-CURRENT ASSETS		
Property, plant and equipment	**5,100,455**	5,684,874
Investment property at cost	**831,029**	831,029
Intangible assets	**162,684**	162,684
Deferred tax assets	**87,596**	77,223
Right-of-use assets	**88,327**	124,876
TOTAL NON-CURRENT ASSETS	**6,270,091**	6,880,686
TOTAL ASSETS	**8,655,997**	9,299,508
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	**663,649**	716,417
Borrowings	**108,915**	164,397
Employee benefits	**235,181**	228,692
Income in advance	**73,147**	86,068
Lease liabilities	**37,713**	35,522
TOTAL CURRENT LIABILITIES	**1,118,605**	1,231,096
NON-CURRENT LIABILITIES		
Borrowings	**1,840**	1,840
Deferred tax liabilities	**26,993**	57,075
Employee benefits	**38,982**	16,071
Lease liabilities	**57,442**	95,154
TOTAL NON-CURRENT LIABILITIES	**125,257**	170,140
TOTAL LIABILITIES	**1,243,862**	1,401,236
NET ASSETS	**7,412,135**	7,898,272
EQUITY		
Retained earnings	**7,412,135**	7,898,272
TOTAL EQUITY	**7,412,135**	7,898,272

The accompanying notes form part of these financial statements.

Club Macquarie Limited
ABN 29 315 070 855

Summary Statement of Changes in Equity
For the Year Ended 30 June 2026

2026

	Retained Earnings	Total
	$	$
Balance at 1 July 2025	**7,898,272**	**7,898,272**
Profit / (loss) attributable to members	**(486,137)**	**(486,137)**
Balance at 30 June 2026	**7,412,135**	**7,412,135**

2025

	Retained Earnings	Total
	$	$
Balance at 1 July 2024	8,452,211	8,452,211
Profit / (loss) attributable to members	(553,939)	(553,939)
Balance at 30 June 2025	7,898,272	7,898,272

The accompanying notes form part of these financial statements.

Club Macquarie Limited

ABN 29 315 070 855

Summary Statement of Cash Flows
For the Year Ended 30 June 2026

	2026 $	2025 $
CASH FLOWS FROM OPERATING ACTIVITIES:		
Receipts from customers	**11,606,327**	10,553,807
Interest received	**10,003**	14,092
Payments to suppliers and employees	**(10,682,119)**	(10,080,886)
Borrowing costs	**(19,498)**	(18,784)
Net cash provided by (used in) operating activities	**914,713**	468,229
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchase of property, plant & equipment	**(721,471)**	(701,548)
Proceeds from sale of property, plant & equipment	**16,000**	48,500
Net cash used by investing activities	**(705,471)**	(653,048)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from borrowings	**173,302**	225,002
Repayment of leases	**(35,521)**	(33,458)
Repayment of borrowings	**(228,784)**	(200,249)
Net cash used by financing activities	**(91,003)**	(8,705)
Net increase / (decrease) in cash and cash equivalents held	**118,239**	(193,524)
Cash and cash equivalents at beginning of year	**1,946,913**	2,140,437
Cash and cash equivalents at end of financial year	**2,065,152**	1,946,913

The accompanying notes form part of these financial statements.

Club Macquarie Limited
ABN 29 315 070 855

Notes to the Summary Financial Statements
For the Year Ended 30 June 2026

1 Material Accounting Policy Information

(a) Basis of preparation

The summary financial statements have been prepared from the audited financial report of Club Macquarie Limited for the year ended 30 June 2026. The audited report for the year ended 30 June 2026 is available at request from Club Macquarie Limited.

The financial statements, specific disclosures and the other information included in the summary financial statements are derived from and are consistent with the full financial statements of Club Macquarie Limited. The summary financial statements cannot be expected to provide as detailed an understanding of the financial performance, financial position and financing and investing activities of Club Macquarie Limited as the full financial statements.

The accounting policies have been consistently applied to Club Macquarie Limited and are consistent with those of the previous financial year in their entirety.

2 Revenue

	2026	2025
	$	$
Revenue from contracts with customers		
- Trading revenue	**10,147,684**	9,563,615
Other revenue from contracts with customers		
- Membership subscriptions	**33,460**	27,159
- Entertainment ticket sales	**189,030**	65,604
Total other revenue from contracts with customers	**222,490**	92,763
Total revenue from contracts with customers	**10,370,174**	9,656,378
Other income from ordinary activities		
- Interest income	**10,003**	14,092
- Commissions received	**66,434**	64,210
- Investment property income	**51,379**	44,795
- Insurance proceeds	**6,457**	13,787
- Rebate for GST on gaming machine duty	**17,180**	17,180
- Sundry Income	**1,371**	(2,312)
Total other income from ordinary activities	**152,824**	151,752
Total	**10,522,998**	9,808,130

Club Macquarie Limited
ABN 29 315 070 855

Discussion and Analysis of the Summary Financial Statements
For the Year Ended 30 June 2026

Information on Club Macquarie Limited Summary Financial Statements

The financial statements, disclosures and discussion and analysis in the summary financial statements have been derived from the 2026 financial statements of Club Macquarie Limited.

A copy of the full financial statements and auditor's report will be sent to any member, free of charge, upon request. The summary financial statements cannot be expected to provide as full an understanding of the financial performance, financial position and financing and investing activities of the entity as the full financial statements.

The discussion and analysis is provided to assist members in understanding the summary financial statements.

Summary Statement of Profit or Loss and Other Comprehensive Income

The Club has reported a loss after tax of $486,137 for the year ended 30 June 2026 compared to a loss after tax of $553,939 in 2025.

Revenue

Total revenue and income have increased $715k or 7% compared to 2025. Key movements in trading areas include bar sales increased 17%, catering sales decreased 5% and gaming machine net clearances increased 12%. Key movement in other revenue and other income relates to entertainment ticket sales which increased $123k.

Expenditure

Total expenditure has increased $651k (excluding income tax) or 6.26% compared to 2025. The main changes include:

- Gaming machine trading expenses have increased $79k directly relating to an increase gaming machine duty due to an increase in revenue from this trading area in 2026.
- Club promotion and entertainment costs have increased $115k mostly due to an increase in live entertainment costs ($97k) and club promotions ($9k).
- Administrative expenses have increased $350k due to impairment of trade debtors and bad and doubtful debts expense ($136k), increase in wages and superannuation ($112k) and increase in insurance expenses ($44k).

Club Macquarie Limited
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Discussion and Analysis of the Summary Financial Statements
For the Year Ended 30 June 2026

An important key performance indicator for clubs is EBITDA as a percentage of revenue. This year the Club has reported an EBITDA percentage of 7.69% compared to 6.59% last year.

Summary Statement of Financial Position

The main changes in assets and liabilities include:

- Cash and cash equivalents have increased $118k.
- Trade and other receivables have decreased $150k relating to impairment of trade debtors.
- Property, plant and equipment decreased $584k, which is the net difference between additions, disposals and depreciation for the year. Capital additions totalled $721k for the year, depreciation expense was $1.256m, and disposals were $50k.

Summary Statement of Changes in Equity

The equity of the Club has decreased this year due to the reported loss result of $486k.

Summary Statement of Cashflows

The Club's cash position has increased $118k from 2025.

Operating cash inflows were $915k this year compared to $468k in 2025. The increase is mostly as a result of growth in revenue exceeding expenditure this year.

Investing cash outflows were $705k this year, and mostly relate to the payment for plant and equipment including gaming machines, car parking upgrades and air conditioning. Proceeds from sale of poker machines this year was $16k.

Financing cash outflows this year relate to proceeds from borrowing insurance premiums of $173k, less repayments made of $229k as well as the repayment of leases of $36k.